



**STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE**

INSURANCE DIVISION - ACTUARIAL SECTION

500 James Robertson Parkway, Fourth Floor
Nashville, TN 37243-1130
(615) 741-2825

TYPES OF HEALTH INSURANCE

1. **MAJOR MEDICAL** - provides a full spectrum of medical coverage including hospital stays, outpatient care, and doctor visits. It may also provide coverage for prescription drugs, home health care, nursing homes, and other health services. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases it payment on the expenses incurred for medical care.
2. **SHORT TERM MAJOR MEDICAL** - this type of policy is for a limited duration, usually up to six months but maybe as long as a year. A short term major medical policy will not cover pre-existing conditions. This type of policy bases it payment on the expenses incurred for medical care.
3. **HOSPITAL/SURGICAL ONLY**- is very similar to the major medical but only provides coverage for hospital care and possibly some hospital outpatient care such as surgery on a limited basis. This type of coverage **will not cover outpatient care or prescription drugs**. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases it payment on the expenses incurred for medical care.
4. **HOSPITAL INDEMNITY** - this type of policy pays a specified daily amount when a person is confined to a hospital. The payment of a benefit is based upon an occurrence (the hospital confinement) of an event, not an expense. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
5. **HOSPITAL/ MEDICAL/ SURGICAL INDEMNITY** - this type of policy is a combination of coverage based upon stated schedule amounts. The payment of a benefit is based upon an occurrence, not an expense. It will typically provide a limited payment, has time period/visit limits, and does not contain any maximum out of pocket provision. If a major health crisis occurs, this policy will not provide financial protection. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
6. **CANCER, HEART, STROKE** - is a limited benefit policy. These types of policies cover a specific illness only and do not pay benefits for any other illness or injury. This type of policy is not meant to be your only medical coverage.
7. **ACCIDENT** - this type of policy is also a limited benefit policy. It pays a benefit for accidental injury only. These policies may pay on an expense incurred basis or a stated indemnity amount.
8. **SUPPLEMENTS** - these types of policies are meant to provide additional coverage for expenses left uncovered by a major medical, hospital surgical, champus, or Medicare policy. They are not intended to the only coverage.

The following list of companies is compiled from elections made under HIPAA. Some coverage is offered through an individual policy filed with the Insurance Department and most coverage is offered through group certificates filed for informational purposes. You will need to verify with your agent if you are purchasing an individual product or an association group product. This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** Please check your local telephone directory for a phone number in your area.

MM - Major Medical H/S Hospital and Surgical STMM - Short Term

American Medical Security Life Ins. Co

Assoc. Group MM

3100 AMS Blvd, P.O. Box 19032
Green Bay, WI 54307-9032
(800) 232-5432

Empire Fire & Marine Ins. Company

Association Group (IL) MM STMM

13810 First National Bank Parkway
Omaha, NE 68154-5202

American National Life Ins. Co. of Texas

Association Group MM

One Moody Plaza
Galveston, TX 77550-7999
(409) 766-6495

Fortis Benefits Insurance Company

Association Group MM

500 Bielenberg Drive
Woodbury, Minnesota 55125
(800) 800-2000, Ext. 4280

American Republic Ins. Co.

Association Group MM, STMM

P. O. Box 1
Des Moines, IA 50334
(800) 247-2190

Fortis Ins. Co.

Association Group MM

P. O. Box 3050
Milwaukee, WI 53201-3050
(414) 271-3011

Blue Cross and Blue Shield of Tennessee

Individual MM , STMM

801 Pine Street
Chattanooga, TN 37402
(423) 755-5600, www.bcbst.com

Freedom Life Ins. Company of America

Association Group MM, HMS

110 West Seventh St., Suite 300
Ft. Worth, TX 76102
(800) 387-9027

Celtic Insurance Company

Individual MM

233 South Wacker Dr., Suite 700
Chicago, IL 60606-6393
(312) 332-5401

Golden Rule Insurance Company

Association Group MM, STMM

712 Eleventh Street
Lawrenceville, IL 62439-2395
(618) 943-8000

Central Reserve Life Insurance Co.

Association Group MM

17800 Royalton Rd.
Strongsville, OH 44136
(800) 321-3997

Humana Ins. Co.

Individual MM HSA available

P.O. Box 30111
Tampa, FL 33630-3111
(800) 458-1354

Companion Life Insurance Co.

Association Group MM

7909 Parklane Road, Suite 200
Columbia, SC 29223-5666
(800) 753-0404 www.companionlife.com

MEGA Life and Health Ins. Company

Association Group MM

P.O. Box 982010
North Richland Hills, TX 76182-8010
(817) 656-6110

Continental General Ins. Co.

Association Group MM, H/S, STMM

8901 Indian Hills Drive
Omaha, NE 68114
(404) 397-3200

Mid-West National Life Ins. Co. of TN

Association Group MM

4001 McEwen Rd., Suite 200
Dallas, TX 75244
(800) 729-2302

National Foundation Life Ins. Co.
Association Group MM, HMS
110 West Seventh St., Suite 300
t. Worth, TX 76102
(800) 221-9039

New Era Life Ins. Co. of the Midwest
Individual MM
P.O. Box 4884
Houston, TX 77210-4884
(281) 368-7200 sales: (800) 825-1858

Philadelphia American Life Ins. Co.
Association Group MM, H/S
P.O. Box 4884
Houston, TX 77210
(281) 368-7200

Physicians Mutual Ins. Co.
Individual MM, H/S, STMM
2600 Dodge Street
Omaha, NE 68131
(800) 228-9100

Republic American Life Insurance Co.
MM
8200 Brookside Dr. Suit 600-N, LB 111
Dallas, TX 75247-4069
(214) 631-6310

United American Insurance Co.
Individual H/S
P. O. Box 810
Dallas, TX 75221-0810
(214) 328-2841

World Insurance Company
Association Group MM, STMM
P. O. Box 3160
Omaha, NE 68103-0160
(402) 496-8000